

Massachusetts Nongroup Health Insurance

Guaranteed Issue Plan Rates for the Period Between December 1, 2005 and November 30, 2006

Company	Plan	Plan Name	Sample Monthly Rates					
			Single 25 Yr Old		Family 35 Yr Old w/Sp+2 Children		Two Adults 63 Yr Old w/60 Yr Old Spouse	
			Boston	Springfield	Boston	Springfield	Boston	Springfield
Connecticare of Massachusetts, Inc. 175 Scott Swamp Road Farmington, CT 06032 1-800-923-2822 x2873	HMO Plan	HMO Plan	n.a.	\$436.24	n.a.	\$1,440.80	n.a.	\$1,611.66
**** NOTE: TWO ADULT RATE IS FOR TWO SEPARATE SINGLE COVERAGES; FAMILY RATE MAY BE MORE								
Enhanced Benefits (if any):	None.							
Premium by Geographic Area?	Yes. Plan available in only Franklin, Hampden and Hampshire counties.							
Payment Mode Discount?	No, only monthly rates are available.							
Only available through associations?	No.							
2005-2006 Enrollment:	May contain up to a 6-month waiting period depending on prior creditable coverage.							
Fallon Community Health Plan, Inc. 10 Chestnut Street Worcester, MA 01608 1-800-868-5200	HMO Plan	HMO Plan Independent Care Choice	\$438.76 \$306.33	\$358.99 \$250.63	\$1,375.58 \$960.38	\$1,125.48 \$785.76	\$1,482.31 \$1,034.89	\$1,212.80 \$846.73
**** Fallon is not available in Springfield; rates listed for Springfield are for Worcester instead.								
**** NOTE: TWO ADULT RATE IS FOR TWO SEPARATE SINGLE COVERAGES; FAMILY RATE MAY BE MORE. FAMILY RATE IS FOR ONE SINGLE COVERAGE AND ONE ADULT WITH CHILDREN COVERAGE.								
Enhanced Benefits (if any):	No copayment for ambulances, ambulatory surgery, immunizations, injections and cardiac rehabilitation; preventive dental for children through age 11; vision services once every 12 months; chiropractic services; evaluation and surgery for TMJ.							
Premium by Geographic Area?	Yes.							
Payment Mode Discount?	No, only monthly rates are available.							
Only available through associations?	No.							
2005-2006 Enrollment:	May contain up to a 6-month waiting period depending on prior creditable coverage.							